

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-17346-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Denice M Ogonowski  
aka Denice Salagaj  
Heritage of Clara Barton  
1015 Amboy Avenue, Apt 125  
Edison, NJ 08837

Social Security No.:

xxx-xx-3228

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 14, 2023.

Dated: March 14, 2023

JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Denice M Ogonowski  
Debtor

Case No. 20-17346-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 14, 2023

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:

Recip ID	Recipient Name and Address
db	+ Denice M Ogonowski, Heritage of Clara Barton, 1015 Amboy Avenue, Apt 125, Edison, NJ 08837-2863
sp	+ Donna M. Alkin, Esq., Byrnes O'Hern & Heugle Law Firm, 195 East Bergen Place, Red Bank, NJ 07701-2112
r	+ John Keating, BHHS Fox & Roach Realtors, 110 Ave of Two Rivers, Rumson, NJ 07760-1802
r	+ Maryann Callahan, Heritage House Sotheby's Intl Realty, 1020 Highway 35, Middletown, NJ 07748-2604
sp	+ Monika Mazurczyk, Esq., The Tomes Law Firm, P.C., 17 Broad Street, Suite 3, Freehold, NJ 07728-1758
cr	+ Shadow Lake Village Condominium Association, Inc., c/o Becker & Poliakoff, LLP, 67 East Park Place Suite 800, Morristown, NJ 07960-7125
518860679	+ Comenity/Visa/WmsSonoma, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518860681	+ Ellen Goodman c/o Becker & Poliakoff LLP, 1776 On the Green, 67 East Park Place Ste 800, Morristown, NJ 07960-7125
518860683	+ JPMC/Chase/Disney, attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518860685	Mazda Capital Services, POB 901076, Fort Worth, TX 76101-2076
518860687	+ Shadow Lake Village Condo Assoc, One Loch Arbor Way, Red Bank, NJ 07701-5417

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518860673	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 14 2023 20:36:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518860672	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 14 2023 20:36:00	Bank of America, 4909 Savarese Circle, FL-1-908-01-50, Tampa, FL 33634-2413
518873074	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 14 2023 20:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518860675	+ Email/Text: dylan.succa@commercialacceptance.net	Mar 14 2023 20:36:00	City of Linden Fire Dept, c/o Commercial Acceptance, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518860676	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 14 2023 20:36:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, POB 182125, Columbus, OH 43218-2125
518860677	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 14 2023 20:36:00	Comenity/Avenue, Attn: Bankruptcy, POB ox 182125, Columbus, OH 43218
518860678	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 14 2023 20:36:00	Comenity/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518860680	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 14 2023 20:37:00	Credit Collection Service, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518860682	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 14 2023 20:36:00	IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346
518860684	+ Email/PDF: ais.chase.ebn@aisinfo.com		

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		Mar 14 2023 20:50:47	JPMCB Card/Chase/United, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518860674	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2023 20:51:21	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518873893	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2023 20:51:21	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518876156	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 14 2023 20:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518920223	Email/Text: bnc-quantum@quantum3group.com	Mar 14 2023 20:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518860686	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 14 2023 20:37:00	Quicken Loans, 1050 Woodward Avenue, attn: Bankruptcy, Detroit, MI 48226-3573
518875870	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 14 2023 20:37:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518860688	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 14 2023 20:36:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518860689	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 14 2023 20:36:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518861509	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 20:51:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518860690	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 20:51:23	Synchrony/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518860691	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 14 2023 20:51:08	Wells Fargo Bank, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
518889788	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 14 2023 20:51:09	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518876158	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ellen Miriam Goodman	on behalf of Creditor Shadow Lake Village Condominium Association Inc. egoodman@beckerlawyers.com
Monika Mazurczyk	on behalf of Debtor Denice M Ogonowski monikam@tomeslawfirm.com mazurczykmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;mariad@tomeslawfirm.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7